

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Richard A. Ferrera and Norman Bahnck, Jr.

Serial No.: Not Yet Assigned

Filed: Herein

For: System and Method for Providing Access to Detailed Payment Experience

Art Unit: Not Yet Assigned

Examiner: Not Yet Assigned

Confirmation No.: Not Yet Assigned

Customer No.: 27623

Attorney Docket No.:384.7873USU

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Dear Sir:

In accordance with applicants' duty of disclosure under 37 C.F.R. §1.56, please find attached hereto form PTO-1449 listing information which may be material to the patentability of this application, filed concurrently herewith. This Information Disclosure Statement is being filed:

Within three (3) months of the filing date of the national application;

Within three (3) months of the date of entry of the national stage as set forth in 37 C.F.R. §1.491 in an international application;

Before the mailing date of a first Office Action on the merits;

After the filing date or date of first Office Action, but before the mailing date of a final action under 37 C.F.R. §1.113, provided that this occurs prior to the issuance of a Notice of Allowance and provided that this I.D.S. is accompanied by either a certification as specified in 37 C.F.R. §1.97(e) or the fee set forth in 37 C.F.R. §1.17(e).

ALL REFERENCES ARE CONSIDERED EXCEPT WHERE LINED THROUGH. /M.Z./

- After the filing date or date of first Office Action, but before the mailing date of a Notice of Allowance under 37 C.F.R. §1.311, provided that this occurs prior to the final action and provided that this I.D.S. is accompanied by either a certification as specified in 37 C.F.R. §1.97(e) or the fee set forth in 37 C.F.R. §1.17(p);
- After the mailing date of a final action under 37 C.F.R. §1.113, provided that this occurs prior to the issuance of a Notice of Allowance and provided that this I.D.S. is accompanied by a certification as specified in 37 C.F.R. §1.97(e) and the fee set forth in 37 C.F.R. §1.17(p); and
- After the mailing date of a Notice of Allowance under 37 C.F.R. §1.311, provided that this occurs prior to or subsequent to the payment of the Issue Fee and provided that this I.D.S. is accompanied by a certification as specified in 37 C.F.R. §1.97(e) and the fee set forth in 37 C.F.R. §1.17(p).
- Filing with RCE Under 37 CFR 1.114.

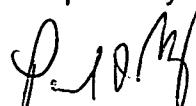
Also enclosed are copies the following articles:

Sample Experian Business Profile Report and

Sample Equifax Small Business Credit Report

It should be understood that attention has been called to the references that have been deemed to be pertinent to the claimed present invention. In concluding what was pertinent, the criteria employed was considered most appropriate in light of the invention shown in the present application. However, the Examiner or others may deem some other criteria to be just as appropriate or more appropriate. Therefore, the Examiner is respectfully urged to review the listed references and to make the usual careful independent search for other prior art that may be pertinent.

Respectfully submitted,



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February 27, 2004

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CUSTOMER NO.: 27623

Sheet 1 of 1

FORM PTO-1449	Docket Number (Optional) 384.7873USU	Application Number Not Yet Assigned
INFORMATION DISCLOSURE CITATION IN AN APPLICATION	Applicant Mahajan and Garimells	
(Use several sheets if necessary)	Filing Date Herein	Group Art Unit Not Yet Assigned

U. S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
						YES	NO

OTHER DOCUMENTS (including Author, Title, Date, Pertinent Pages, Etc.)

	Sample Experian Business Profile Report
	Sample Equifax Small Business Credit Report

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP §609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to the applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH /M.Z./